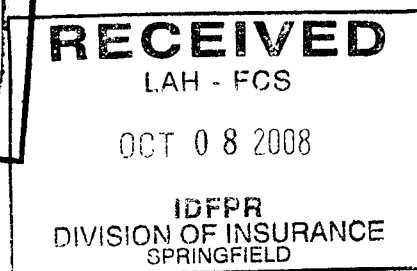




October 6, 2008

Gayle Neuman, Property and Casualty Compliance Unit
Illinois Department of Insurance
320 West Washington Street
Springfield, IL 62767-0001



RE: THE MEDICAL PROTECTIVE COMPANY- NAIC #11843
COMPANY FILE NO: 08-IL-117 - R ✓
COMPANY FEIN NO: 35-0506406
ILLINOIS DENTISTS
OCCURRENCE AND STANDARD CLAIMS MADE PROGRAMS

Rate RULES:

Aggregate Credit Rule
Botulinum Toxin and Dermal Fillers Rating Rule
Dental Board Examination Rule
Dental Facility Classification Plan
Membership Association Credit Rule
Moonlighting Rating Rule
New to Company Credit Rule

FORMS:

E590; 08/08 edt - Botulinum Toxin and Dermal Fillers Exclusion
E591; 08/08 edt Botulinum Toxin and Dermal Fillers Exclusion
Dental Loss Information - Supp-00; 06/01/08 edt - Dental Loss Information Supplement
DDS-INDSF-IL; 10/08 edt - Medical Protective Short Form Individual Application
DDS-ENTSF-IL; 10/08 edt - Medical Protective Short Form Entity Application

PROPOSED EFFECTIVE DATE: October 8, 2008
FILING PROVISION: FILE AND USE

FILED

OCT 08 2008

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

Dear Ms. Neuman:

The Medical Protective Company hereby submits for your review and consideration the above-captioned rule and form filing applicable to its Illinois Dentists programs. The company requests **October 8, 2008**, as the effective date for this submission.

Please find enclosed the rule and form manual pages, required filing forms, actuarial certification, explanation grids of the forms and rules being filed and a self-addressed stamped envelope. Upon completion of your review, would you please stamp the duplicate copy of this submission and return it to us in the envelope provided.

Should you have any questions regarding this filing, please do not hesitate to contact me. Thank you.

Sincerely,

Melissa Coker

Melissa Coker, Paralegal
The Medical Protective Company
5814 Reed Road
Fort Wayne, IN 46835-3568
(800)-348-4669, ext. 6838
(260)-486-0733 (fax)
melissa.millican@medpro.com

Enclosure(s)

Medical Protective is a member of the Berkshire Hathaway group of businesses

LO
MEM
RVL
ghn
Jeh

Neuman, Gayle

From: Millican, Melissa [Melissa.Millican@medpro.com]
Sent: Wednesday, June 29, 2011 7:07 AM
To: Neuman, Gayle
Subject: RE: Medical Protective - Filing #08-IL-117R

Hi Ms. Neuman,
Yes, we wish to keep the effective date of October 8, 2008 for the filing.
Thank you,
Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, June 28, 2011 4:27 PM
To: Millican, Melissa
Subject: Medical Protective - Filing #08-IL-117R

Ms. Millican,

The Department of Insurance completed its review of the filing referenced above on June 27, 2011. Originally, Medical Protective requested the filing be effective October 8, 2008. Was the filing put into effect on October 8, 2008 or do you wish to have a different effective date?

Your prompt response is appreciated.

Gayle Neuman

Illinois Department of Insurance
Property & Casualty Compliance
(217) 524-6497

Please refer to the Property & Casualty Review Checklists before submitting any filing. The checklists can be accessed through the Department's website at www.insurance.illinois.gov.

THIS MESSAGE IS INTENDED FOR THE SOLE USE OF THE ADDRESSEE AND MAY BE CONFIDENTIAL, PRIVILEGED AND EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAWS. IF YOU RECEIVE THIS MESSAGE IN ERROR, PLEASE DESTROY IT AND NOTIFY US BY SENDING AN E-MAIL TO: GAYLE.NEUMAN@ILLINOIS.GOV.

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 0.0%

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other <u>11.0 Med Mal</u>	<u>\$1,722,094 (DDS only)</u>	<u>0.0%</u>
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Independent rule revisions - Revise New to Company Rating Rule, Aggregate Credit Rule, Membership Association Rating Rule, Dental Board Rating Rule - Add Botox Rating Rule, Dental Facility Classification Plan, Moonlighting Rating Rule.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

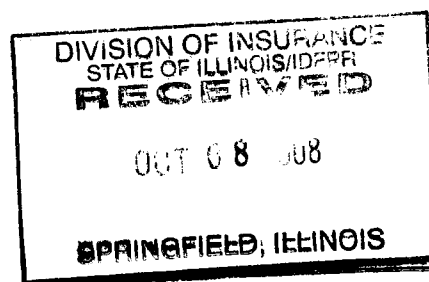
The Medical Protective Company

Name of Company

Melissa Millican -

Official - Title

Paralegal

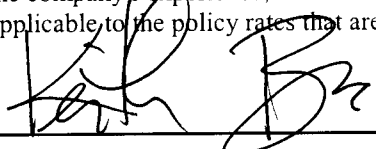


ILLINOIS CERTIFICATION FOR
MEDICAL MALPRACTICE RATES

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

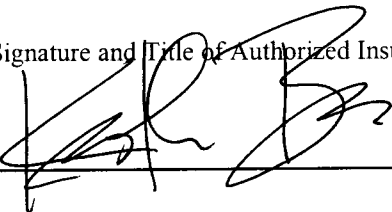
I, Keith Barnes, FCAS MAAA, a duly authorized officer of The Medical Protective Company, am authorized to certify on behalf of the Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

I, Keith Barnes, FCAS, MAAA, a duly authorized actuary of The Medical Protective Company am authorized to certify on behalf of The Medical Protective Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

 : 10/03/08

Signature and Title of Authorized Insurance Company Officer

Date

 : 10/03/08

Signature, Title and Designation of Authorized Actuary

Date

Insurance Company FEIN 35-0506406

Filing Number 08-IL-117

Insurer's Address 5814 Reed Road

City Fort Wayne State IN Zip Code 46835

Contact Person's: Melissa Millican

-Name and E-mail Melissa.millican@medpro.com

-Direct Telephone and Fax Number Direct: 260-486-0838; Fax: 260-486-0733

Neuman, Gayle

From: Millican, Melissa [Melissa.Millican@medpro.com]
Sent: Tuesday, June 09, 2009 2:53 PM
To: Neuman, Gayle
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Neuman,

I apologize about this filing, it has been troublesome since we filed it. Yes, if we can add the Botulinum Toxin and Dermal Fillers Rating Rule back to the filing. If we can keep the original effective date of the filing as 10/08/08, since you cannot have two different effective dates and you did not receive the additional information about the request for a 1/1/2009 effective date accordingly. Thank you for taking the time to review the filing with me, after the back and forths we've had, I just wanted to make sure our files showed the same information. Please let me know if you should need anything additional.

Thank you,
Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, June 09, 2009 2:59 PM
To: Millican, Melissa
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

I don't show anything in the file indicating the request for the different effective date for the Botulinum Toxin and Dermal Fillers Rating Rule. I could not have two different effective dates for information in the same rate/rule filing. Do you wish to add this part back to the filing? What effective date do you want for the entire filing?

Gayle Neuman
Department of Insurance

From: Millican, Melissa [mailto:Melissa.Millican@medpro.com]
Sent: Tuesday, June 09, 2009 1:54 PM
To: Neuman, Gayle
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Neuman,

Yes, the rest of the filing was supposed to remain at 10/8/08. Just to confirm, did you not receive the information for the Botulinum Toxin and Dermal Fillers Rating Rule to be effective 1/1/09 then? If not, would we be able to include it back in the original filing, but modify the effective date just for that one rule? Please let me know if you did not receive the change in effective date piece?

Also, I have confirmed that the Dental Board Coverage rule is only for the Occurrence program, because the limited exposure of the Dental Board Coverage.

Please let me know if you should need anything additional.

Thank you,
Melissa

6/10/2009

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, June 09, 2009 2:20 PM
To: Millican, Melissa
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

I can change the effective date of the form filing. In regard to the rate/rule filing, in an e-mail dated 10/17/08 Medical Protective withdrew the Botulinum Toxin and Dermal Fillers Rating Rule. Therefore, do you wish the remaining part of the rate/rule filing still be filed as of 10/8/08?

I will await your confirmation on the Dental Board Examination Rule.

Gayle Neuman
 Department of Insurance

From: Millican, Melissa [mailto:Melissa.Millican@medpro.com]
Sent: Tuesday, June 09, 2009 12:21 PM
To: Neuman, Gayle
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Hi Ms. Neuman,

Just spending some time with the filing, I just wanted to make sure since the back and forth on the filings, that we reflect the same information for the filing. Since our original filing last October, we have had delays in system implementation and wanted to see if we could revise the effective dates accordingly? I was not sure how the Department handled change in effective dates? So I wanted to check with you as the original filing was submitted with an effective date of 10/8/08.

filing in relation to the rules 08-IL-117-R

RULES: requested effective date 10/8/08

Aggregate Credit Rule

Botulinum Toxin and Dermal Fillers Rating Rule (modified effective date to January 1, 2009)

Dental Board Examination Rule

Dental Facility Classification Plan

Membership Association Credit Rule

Moonlighting Rating Rule

New to Company Credit Rule

corresponding forms filing

08-IL-117-F

FORMS: requested effective date 10/8/08

E590; 08/08 edt - Botulinum Toxin and Dermal Fillers Exclusion (modified effective date to May 15,

2009)

E591; 08/08 edt Botulinum Toxin and Dermal Fillers Exclusion (modified effective date to May 15,

2009)

Dental Loss Information -Supp-00; 06/01/08 edt - Dental Loss Information Supplement

DDS-INDSF-IL; 10/08 edt - Medical Protective Short Form Individual Application

DDS-ENTSF-IL; 10/08 edt - Medical Protective Short Form Entity Application

I am in the process of checking on the Dental Board Examination Rule, I was showing it was only for the Occurrence program, but I am confirming and will respond before the end of the day.

Thank you for your time,
 Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, June 09, 2009 12:16 PM

6/10/2009

To: Millican, Melissa
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

Thank you for your response. I don't know why I didn't get it, but we experience that problem here every so often. I was just doing a final review of the filing and noticed I don't have a Claims-Made version of the Dental Board Examination Rule in this submission or the return copy. I do have the occurrence version. Please forward that so that I may finish my review.

Gayle Neuman
Department of Insurance

From: Millican, Melissa [mailto:Melissa.Millican@medpro.com]
Sent: Tuesday, June 09, 2009 9:44 AM
To: Neuman, Gayle
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Neuman,
I apologize, I am not sure why the email did not reach you, please find the response attached.
Please let me know if you should need anything additional.
Thank you,
Melissa

From: Millican, Melissa
Sent: Tuesday, June 09, 2009 10:40 AM
To: 'Neuman, Gayle'
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Neuman,
I sent our response last week, let me find the email and I will re-send.
Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, June 09, 2009 9:13 AM
To: Millican, Melissa
Subject: FW: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

As I have not received a response nor any type of inquiry about this filing, do you wish to withdraw this filing? Unfortunately, the issues with this filing are holding up four subsequent Medical Protective filings.

YOUR IMMEDIATE ATTENTION IS REQUESTED.

Gayle Neuman
Department of Insurance

From: Neuman, Gayle
Sent: Thursday, May 14, 2009 1:00 PM
To: 'Millican, Melissa'
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

6/10/2009

I did not received a response to the attached e-mails. Please advise of the status of your response.

Gayle Neuman
Division of Insurance

From: Millican, Melissa [mailto:Melissa.Millican@medpro.com]
Sent: Tuesday, May 05, 2009 11:06 AM
To: Neuman, Gayle
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Neuman,
I apologize, I do need more time, I thought we had responded to the item you questioned and was confirming with our Product Manager. She is currently out of the office today. I should be able to get back to you by Friday of this week, 5/8.
Thanks,
Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, May 05, 2009 11:48 AM
To: Millican, Melissa
Subject: FW: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

Please advise if you received this e-mail. If you need more time to prepare your response, please let me know.

Gayle Neuman
Division of Insurance

From: Neuman, Gayle
Sent: Tuesday, April 28, 2009 8:19 AM
To: 'Millican, Melissa'
Subject: FW: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

I don't see any response to this e-mail in the file. Your immediate attention is requested.

Gayle Neuman
Division of Insurance

From: Neuman, Gayle
Sent: Tuesday, February 03, 2009 1:46 PM
To: 'Millican, Melissa'
Subject: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

We are in receipt of the above referenced filing submitted via your letter dated October 6, 2008. Please address the following:

1. Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used? This information is required to be submitted with every medical malpractice filing.

6/10/2009

2. On the Aggregate Credit Rule (Occurrence and Claims-Made), this is listed as a new rule. Why does it have a 03/01/05 edition date when other new rules in this filing have a 01/01/08 edition date? Additionally, I am unclear as to why changed rules in the same filing have an edition of 07/01/08 and 10/01/08. Please explain.
3. The new aggregate limit of all credits is 50% at the same time you are adding a 75% credit for moonlighting? Does the aggregate limit not affect the moonlighting credit? Please explain.

We request receipt of your response by no later than February 13, 2009.

Gayle Neuman
Property & Casualty Compliance, Division of Insurance
Illinois Department of Financial & Professional Regulation
(217) 524-6497

Please refer to the Property and Casualty Review Requirement Checklists before submitting any filing. The checklists can be accessed through the Department's website (<http://www.idfpr.com/>) by clicking on: Insurance; Industry; Regulatory; IS3 Review Requirements Checklists; Property Casualty IS3 Review Requirements Checklists.

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6/10/2009

Subject: Medical Protective Co - Filing #08-IL-117-R - Botox Rules

1. Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used? This information is required to be submitted with every medical malpractice filing.

The Company reports statistically to ISO.

2. On the Aggregate Credit Rule (Occurrence and Claims-Made), this is listed as a new rule. Why does it have a 03/01/05 edition date when other new rules in this filing have a 01/01/08 edition date? Additionally, I am unclear as to why changed rules in the same filing have an edition of 07/01/08 and 10/01/08. Please explain.

After filing these rules on a CW basis, it was noted that the edition date for the Aggregate Credit Rule was not updated to be consistent with those within the filing (ending with a 2008 year). As a result, we have modified the rule to have a 1/1/08 edition date for your ease in determining versioning. The edition date of the rule is an internal identifier which is used for versioning control only, and does not indicate a proposed effective date. Additionally, per our response to your questions contained in DOI 08-IL-118, we are revising the Aggregate Credit Rule to include the reference that the New to Practice Credit Rule is not applicable to the Aggregate Credit.

3. The new aggregate limit of all credits is 50% at the same time you are adding a 75% credit for moonlighting? Does the aggregate limit not affect the moonlighting credit? Please explain.

This is correct. The proposed Aggregate Credit Rule includes reference that the rule is not applicable to the Moonlighting Credit Rule. As the exposure for a moonlighting dentist is significantly reduced compared to a full-time dentist, the 75% credit was selected and not subject to limitations as outlined in the Aggregate Credit Rule.

Neuman, Gayle

From: Neuman, Gayle
Sent: Tuesday, June 02, 2009 1:49 PM
To: 'Millican, Melissa'
Subject: RE: The Medical Protective Company's Nurse Practitioner and Physician Assistants filings

Ms. Millican,

I did receive the two filings you inquired about. However, because I am still waiting for your response to filing 08-IL-117-R, I am unable to start a review of those filings. Additionally, I cannot route filings #08-IL-119 or #08-IL-118 until filing 08-IL-117-R is addressed. Your prompt attention is appreciated.

Gayle Neuman
Department of Insurance

From: Millican, Melissa [mailto:Melissa.Millican@medpro.com]
Sent: Tuesday, June 02, 2009 1:43 PM
To: Neuman, Gayle
Subject: The Medical Protective Company's Nurse Practitioner and Physician Assistants filings

Hi Ms. Neuman,
I wanted to check to make sure that you received our Nurse Practitioner filing and our Physician Assistants filing, we submitted these filings to your Department in March. The rates and rules should have been received on or about March 13th and the forms should have been received on or about March 26th. If you can confirm receipt of the filings, I understand you may not have reviewed the filings at this time, I just wanted to make sure the Department has received everything to date.

Thank you for your time,
Melissa

Melissa Millican, Paralegal
Legal Department

The Medical Protective Company
5814 Reed Road
Fort Wayne, IN 46835
Phone: 260-486-0838
Fax: 260-486-0733
Email: melissa.millican@medpro.com
web: www.medicalprotective.com
PLEASE NOTE NEW EMAIL ADDRESS

6/2/2009

Neuman, Gayle

From: Millican, Melissa [Melissa.Millican@medpro.com]
Sent: Monday, April 27, 2009 2:34 PM
To: Neuman, Gayle
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Yes, that is correct, sorry I was not more specific in my email.
Please let me know if you need anything additional.

Thanks,
Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Monday, April 27, 2009 3:31 PM
To: Millican, Melissa
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

You are referring to the State Rate pages??? GM-IV-CW-1 through 14 and/or SR-IL-IV-1 through 18? As stated, do you also wish to withdraw these pages then from filing #08-IL-118?

Gayle Neuman

From: Millican, Melissa [mailto:Melissa.Millican@medpro.com]
Sent: Monday, April 27, 2009 2:17 PM
To: Neuman, Gayle
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Neuman,
I am sorry for any inconvenience this has caused. At this time, we would like to withdraw the manual pages mentioned from the filing (08-IL-117R) and they will be resubmitted at a later time. I will send a separate withdrawal notice regarding the other filings if applicable.

Thank you,
Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Monday, April 27, 2009 3:02 PM
To: Millican, Melissa
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

The State Rate pages have to be changed to match the information in the rest of the manual – or be withdrawn. And it appears by filing #08-IL-118 (submitted after this filing) that you do still plan on using those pages. This is not expediting the approval process in any way.

Your prompt attention is appreciated. The resolution of this filing is holding up filings #08-IL-119 and #08-IL-118.

Gayle Neuman

4/27/2009

Division of Insurance

From: Millican, Melissa [mailto:Melissa.Millican@medpro.com]
Sent: Monday, February 09, 2009 12:58 PM
To: Neuman, Gayle
Subject: RE: Medical Protective Co - Filing #08-IL-117-R

Ms. Neuman,
The Company does not currently write Dentists under the Comprehensive Coverage for Healthcare Providers in Illinois. As a result, the Company elected to omit these pages from the filing in hopes of expediting the approval process. We will, for manual consistency purposes, update the Comprehensive Coverage for Healthcare Providers in an upcoming filing.
Please let me know if you should need anything additional.
Melissa

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, February 03, 2009 3:04 PM
To: Millican, Melissa
Subject: FW: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

Additionally, with all these changes, no changes to the State Rates Pages were made and it appears there should be a few changes.

Again, we request receipt of your response by no later than February 13, 2009.

Gayle Neuman
Division of Insurance

4/27/2009

Neuman, Gayle

From: Neuman, Gayle
Sent: Tuesday, February 03, 2009 2:04 PM
To: 'Millican, Melissa'
Subject: FW: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

Additionally, with all these changes, no changes to the State Rates Pages were made and it appears there should be a few changes.

Again, we request receipt of your response by no later than February 13, 2009.

Gayle Neuman
Division of Insurance

From: Neuman, Gayle
Sent: Tuesday, February 03, 2009 1:46 PM
To: 'Millican, Melissa'
Subject: Medical Protective Co - Filing #08-IL-117-R

Ms. Millican,

We are in receipt of the above referenced filing submitted via your letter dated October 6, 2008. Please address the following:

1. Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used? This information is required to be submitted with every medical malpractice filing.
2. On the Aggregate Credit Rule (Occurrence and Claims-Made), this is listed as a new rule. Why does it have a 03/01/05 edition date when other new rules in this filing have a 01/01/08 edition date? Additionally, I am unclear as to why changed rules in the same filing have an edition of 07/01/08 and 10/01/08. Please explain.
3. The new aggregate limit of all credits is 50% at the same time you are adding a 75% credit for moonlighting? Does the aggregate limit not affect the moonlighting credit? Please explain.

We request receipt of your response by no later than February 13, 2009.

Gayle Neuman
Property & Casualty Compliance, Division of Insurance
Illinois Department of Financial & Professional Regulation
(217) 524-6497

Please refer to the Property and Casualty Review Requirement Checklists before submitting any filing. The checklists can be accessed through the Department's website (<http://www.idfpr.com/>) by clicking on: Insurance; Industry; Regulatory; IS3 Review Requirements Checklists; Property Casualty IS3 Review Requirements Checklists.

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Gayle.Neuman@illinois.gov

2/3/2009

Neuman, Gayle

From: Millican, Melissa [Melissa.Millican@medpro.com]
Sent: Friday, October 17, 2008 11:10 AM
To: Neuman, Gayle
Subject: RE: Form Filing #08-IL-117-F
Importance: High

Hi, Ms. Neuman,

After further review of the filing, at this time the Company requests to withdraw from the 08-IL-117 and 08-IL-117F filings the following rules and forms:

Botulinum Toxin and Dermal Fillers Rating Rule

E590; 08/08 edt - Botulinum Toxin and Dermal Fillers Exclusion

E591; 08/08 edt Botulinum Toxin and Dermal Fillers Exclusion

We will re-submit the above items in a later submission. I apologize for any inconvenience.

Thank you for your time and for your review of our filing.

Sincerely,

Melissa Coker Millican

Melissa Millican, Paralegal
Legal Department

The Medical Protective Company
5814 Reed Road
Fort Wayne, IN 46835
Phone: 260-486-0838
Fax: 260-486-0733
Email: melissa.millican@medpro.com
web: www.medicalprotective.com
PLEASE NOTE NEW EMAIL ADDRESS

10/17/2008

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS

DENTISTS

OCCURRENCE PROGRAM

DENTAL BOARD EXAMINATION RULE

COVERAGE IS AVAILABLE TO DENTAL STUDENTS, ON A SHORT-TERM BASIS, FOR SERVICES RENDERED BY THE STUDENT DURING A DENTAL EXTERNSHIP PRIOR TO GRADUATION AND/OR DURING THE DENTAL BOARD EXAM PURSUANT TO THE STUDENT'S PROFESSIONAL LICENSING.

THE COVERAGE WILL BE PROVIDED ON A \$1,000,000 PER OCCURRENCE AND \$3,000,000 ANNUAL AGGREGATE LIMITS BASIS FOR NO ADDITIONAL CHARGE, A PREMIUM OF \$25, AND IS NOT SUBJECT TO THE MINIMUM PREMIUM RULE. COVERAGE WILL ONLY BE AVAILABLE TO DENTAL STUDENTS WHO MEET THE COMPANY'S GUIDELINES FOR ACCEPTANCE. ~~THE PREMIUM SHALL BE APPLIED TO THE INSURED'S FIRST ANNUAL POLICY IF COVERAGE IS PURCHASED WITHIN ONE YEAR OF THE SUCCESSFUL COMPLETION OF THE DENTAL BOARD EXAM.~~

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The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS

DENTISTS

STANDARD CLAIMS MADE PROGRAM

MEMBERSHIP ASSOCIATION CREDIT RULE

THE UNIQUE CHARACTERISTICS OF A DENTAL PRACTICE AND THEIR MEMBERSHIP IN QUALIFIED PROFESSIONAL ASSOCIATIONS SHALL MAKE THEM ELIGIBLE FOR A PREMIUM MODIFICATION IN ADDITION TO THOSE AVAILABLE TO OTHER INSUREDS.

A PREMIUM CREDIT OF UP TO 25% ~~5%~~ SHALL BE GIVEN TO THOSE INSUREDS WHOSE GROUP IS A MEMBER OF A QUALIFIED ASSOCIATION AS DETERMINED BY THE COMPANY'S UNDERWRITING GUIDELINES.

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ILLINOIS

DENTISTS

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OCCURRENCE PROGRAM
NEW TO COMPANY CREDIT

AN INSURED MAY BE ELIGIBLE FOR A NEW TO COMPANY CREDIT PURSUANT TO THE FOLLOWING GUIDELINES:

- A. NEVER INSURED WITH THE COMPANY, OR
- B. PREVIOUSLY INSURED WITH COMPANY MORE THAN 3 YEARS AGO.

CREDITS IN THE AMOUNT OF ~~25%~~ 35% OF FILED MANUAL RATES SHALL APPLY TO THE INSURED'S FIRST, SECOND AND THIRD CONSECUTIVE YEARS OF COVERAGE. ALL OTHER CREDITS WILL APPLY TO THE REDUCED RATE.

THIS CREDIT IS NOT SUBJECT TO THE AGGREGATE CREDIT RULE AND SUBJECT TO UNDERWRITING GUIDELINES. ONLY ONE REQUEST FOR THIS THREE YEAR CREDIT PROGRAM WILL BE GRANTED TO AN ELIGIBLE INSURED DURING ANY PERIOD OF TIME INSURED BY THE COMPANY.

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The Medical Protective Company
ILLINOIS
Dentists Program
Rule Revision

Title	New or Revised	Description	Occ	Scm
Aggregate Credit Rule	New	Limits total credit application to 50%	X	X
Botox Procedure Rating Rule	New	Rating plan for insureds who perform botox procedures, which is not contemplated in the standard rate.	X	X
Dental Board Examination Rule	Revised	Revising - Remove \$25 charge for coverage	X	
Dental Facility Classification Plan	New	Introducing for insureds who practice in non-standard dental facilities	X	X
Membership Association Credit Rule	Revised	Revising credit to 25%	X	
Moonlighting Rating Rule	New	Provides a credit to insureds practicing part time while in residency or fellowship program.	X	X
New to Company Rating Rule	Revised	Revise credit as a result in the reduction of company expenses. There is no substantive rate impact associated with this revision.	X	X

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RATING MANUAL SHALL NOT EXCEED 50% FOR ANY ONE INSURED.

THIS RULE DOES NOT APPLY TO PART TIME PRACTICE, LEAVE OF
ABSENCE, RISK MANAGEMENT, NEW TO COMPANY, MEMBERSHIP
ASSOCIATION, MOONLIGHTING OR DEDUCTIBLE CREDITS.

WITHDRAWN

JUN 09 2009

**STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS**

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OCCURRENCE PROGRAM

BOTULINUM TOXIN AND DERMAL FILLERS RATING

RULE

THE FOLLOWING DEBIT STRUCTURE SHALL APPLY IN ADDITION TO THE EXISTING FILED RATE IN RECOGNITION OF THE UNIQUE RISK CHARACTERISTICS OF DENTISTS, OR GROUPS OF DENTISTS, WHO ADMINISTER BOTULINUM TOXIN AND DERMAL FILLERS.

DEBIT A	DEBIT B	DEBIT C
50%	40%	25%

DEBIT A: GENERAL DENTISTS, ORTHODONTISTS, PEDIATRIC DENTISTS, PERIODONTISTS, PROSTHODONTISTS, ENDODONTISTS, OR HOST DENTISTS UNLESS CLASSIFIED UNDER DEBIT B & C.

DEBIT B: ANY DENTISTS PERFORMING MINOR SURGICAL PROCEDURES OR IMPLANTS AND ORAL PATHOLOGISTS.

DEBIT C: ANY DENTIST PERFORMING MAJOR SURGICAL PROCEDURES.

APPROVAL FOR PARTICIPATION IN THIS RATING RULE IS SUBJECT TO UNDERWRITING GUIDELINES.

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DENTISTS
OCCURRENCE PROGRAM
DENTAL BOARD EXAMINATION RULE

COVERAGE IS AVAILABLE TO DENTAL STUDENTS, ON A SHORT-TERM BASIS, FOR SERVICES RENDERED BY THE STUDENT DURING A DENTAL EXTERNSHIP PRIOR TO GRADUATION AND/OR DURING THE DENTAL BOARD EXAM PURSUANT TO THE STUDENT'S PROFESSIONAL LICENSING.

THE COVERAGE WILL BE PROVIDED ON A \$1,000,000 PER OCCURRENCE AND \$3,000,000 ANNUAL AGGREGATE LIMITS BASIS FOR NO ADDITIONAL CHARGE, AND IS NOT SUBJECT TO THE MINIMUM PREMIUM RULE. COVERAGE WILL ONLY BE AVAILABLE TO DENTAL STUDENTS WHO MEET THE COMPANY'S GUIDELINES FOR ACCEPTANCE.

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ILLINOIS
DENTISTS
OCCURRENCE PROGRAM
DENTAL FACILITY CLASSIFICATION PLAN

A 60% DEBIT SHALL APPLY IN ADDITION TO THE EXISTING FILED RATE FOR INSURED, OR GROUPS OF INSURED, WHO PRACTICE IN OR WITH DENTAL FACILITIES AS SUCH NON-STANDARD DENTAL PRACTICES ARE NOT CONTEMPLATED IN THE FILED RATE STRUCTURE.

PLACEMENT INTO THE DENTAL FACILITY CLASSIFICATION PLAN WILL BE DETERMINED BY THE COMPANY'S UNDERWRITING RULES AND GUIDELINES.

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MOONLIGHTING RATING RULE

COVERAGE IS AVAILABLE FOR INSUREDS PRACTICING PART TIME WHILE IN A RESIDENCY OR FELLOWSHIP PROGRAM CONDUCTED THRU ANY DENTAL SCHOOL OR HOSPITAL.

A CREDIT OF 75% WILL APPLY TO THE INSUREDS PREMIUM PURSUANT TO THE COMPANY'S GUIDELINES FOR ACCEPTANCE.

NO OTHER CREDITS MAY APPLY WITH THIS RULE.

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